Compare Your Health Plan Choices



Adult Icon—Information about Quality for Adults:

If the information on the page is about health care for adults, the adult in this symbol is filled in with dark purple and the child is faded to pale green.



Child Icon—Information about Quality for Children:

If the information on the page is about health care for children, the child in this symbol is filled in with dark green and the adult is faded to pale purple.

If there is no symbol on the page, the information on that page applies to both adults and children.



Sponsor:

This column is intentionally left blank.

Suggested uses for this column:

- Letter from sponsor
- Acknowledgements
- Introductory/background information

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Why does health plan quality matter?

Health plan quality varies. Not all health plans are alike. A higher quality health plan can mean better care for you and your family.

Today when you pick a plan, you are also picking the doctors, hospitals, and other health plan providers you can use. That's why it is important to consider health plan quality along with costs and covered services.

This booklet gives you information about health plan quality from the consumer's point of view. This information comes from a survey of adults and parents of children who used these health plans:

HMOs

- Name of Plan 1
- Name of Plan 2
- Name of Plan 3
- Name of Plan 4

PPOs

- Name of Plan 5
- Name of Plan 6

How this booklet can help you

This booklet can help you choose a health plan by showing you how the plans compare on some important quality topics. Survey results are shown separately for adults' care and children's care.

Although this report compares plans, it doesn't tell you which one to choose. You should pick a plan based on what is most important to you and your family.

Before you choose any plan, make sure you read your open enrollment materials. They tell you about health plan costs, covered services, and each plan's rules and features.

Then use the quality information in this booklet, together with the information about cost and covered services, to pick a plan that will work well for you and your family.

For a short description of the types of plans included in this booklet and how to get additional information, see pages 24 and 25.

See page 24 for a description of plan types.

About the survey

[Sponsor name], a [description of sponsor], hired an independent research company to do the survey. The research company picked people at random to answer the survey questions.

The survey form protected people's privacy so they could say what they really think.

This booklet shows survey results for nearly X,XXX adults—about XXX from each of the health plans.

This booklet also shows survey results for nearly X,XXX children—about XXX from each of the health plans. Children were chosen to participate in the survey separately from adults who were surveyed. When the survey asked about a child's experiences, a parent or other adult gave answers to the survey questions.

The survey asked health plan members questions about their experiences or their children's experiences with their health plans and medical care, such as:

- Did their doctors explain things in a way they could understand?
- Could they get appointments quickly when they needed them?
- Were they treated with courtesy and respect by office staff?
- Could they get information they needed from the health plan?

People only answered questions about the health care services they had actually used during the last 12 months.

The survey did not ask about technical things that are hard to judge, such as how well a doctor performs surgery.

For a quick look at the survey results for adults, turn to the summary chart on pages 4 and 5.

For a quick look at the survey results for children, turn to the summary chart on pages 14 and 15.

How plans compare on care for adults

The stars on these pages tell how each health plan compares to the average for all of the plans in the survey for adults' care.

The stars don't tell you if all plans did well on a topic or if all plans did poorly. The stars only tell how each plan compares to the survey average:

★★★ better

than the average for all plans in

the survey

★★ about

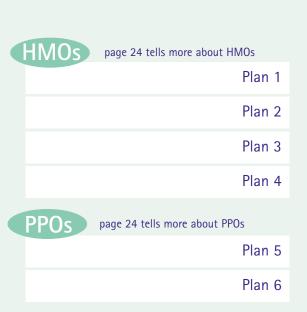
as the average for the same all plans in the

survey

worse

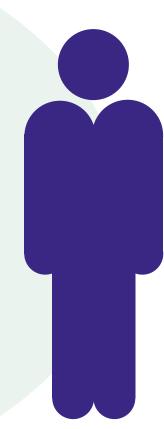
than the average for all plans in the survey

The number of stars given to a plan is based on the results of tests. These tests looked at how big the difference was between a plan's score and the average score for all plans.



Getting care that is needed	Getting care without long waits
More information on page 7	More information on page 8
***	***
***	***
***	***
***	***
***	***
***	***

How well doctors communicate	How people rated their health care	Courtesy, respect, and helpfulness of office staff	Health plan customer service	How people rated their health plan
More information on page 9	More information on page 10	More information on page 11	More information on page 12	More information on page 13
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***



The bar graphs on pages 7-13 show more detail about how each plan scored on the survey topics. Look at these pages to find out if a plan did well or poorly.

Most topics had more than one survey question.

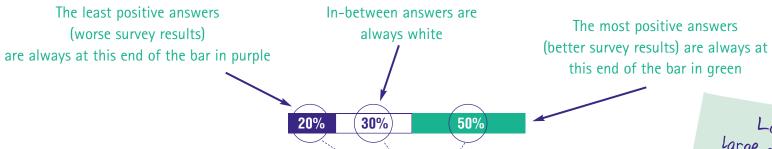
Questions for each topic are shown with the bar graphs.

For more details about survey results for adults, turn to pages 7 through 13.

What do the bar graphs tell you?

The bar graphs on pages 7–13 show adults' answers to different survey topics about their care. Results for children's care are shown on pages 17-23.

Each health plan has a bar for each survey topic. Each bar has three sections:



These three sections add up to 100% of all answers for the plan.

In the bar graphs, plans that did worse than the average for all health plans:

- Have smaller green sections.
- Have bigger purple sections.
- May have "one star" ★ in the chart on pages 4-5.

In the bar graphs, plans that did better than the average for all health plans:

- Have bigger green sections.
- Have smaller purple sections.
- May have "three stars" $\star\star\star$ in the chart on pages 4–5.

don't mean much.

Adults Getting care that is needed



The bar graphs show answers to survey questions that asked adults **how much of a problem** it was to:

- Find a personal doctor or nurse.
- Get a referral to a specialist that they wanted to see.
- Get the care they or their doctor believed necessary.
- Get care approved by the health plan without delays.

Plan 1 20% 30% 50% Plan 2 20% 30% 50% Plan 3 20% 30% 50% 20% 30% 50% Plan 4 Plan 5 20% 30% 50% Plan 6 20% 30% 50%



Adults Getting care without long waits



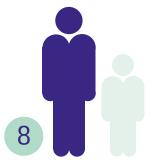
The bar graphs show answers to survey questions that asked adults **how often** they:

- Got the help or advice they needed when they called the doctor's office during regular office hours.
- Got treatment as soon as they wanted when they were sick or injured.
- Got an appointment as soon as they wanted for regular or routine health care.
- Waited only 15 minutes or less past their appointment time to see the person they went to see.

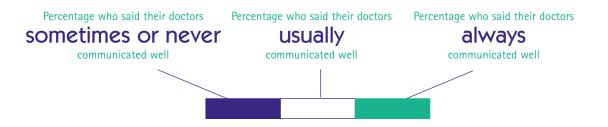
HMOs

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Adults How well doctors communicate



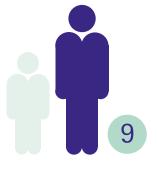
The bar graphs show answers to survey questions that asked adults **how often** their doctor or other health provider:

- Listened carefully to them.
- Explained things in a way they could understand.
- Showed respect for what they had to say.
- Spent enough time with them.

Plan 1 20% 30

Plan T	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Adults

How people rated their health care



The bar graphs show answers to a survey question that asked adults to **rate the care** they received from all doctors and other health providers on a scale from:

0 = "worst health care possible" to

10 = "best health care possible."

HMOs

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Adults

Courtesy, respect, and helpfulness of medical office staff

Percentage who said office staff were

Sometimes or never usually

courteous, respectful, and helpful courteous, respectful, and helpful

Percentage who said office staff were

always

courteous, respectful, and helpful



The bar graphs show answers to survey questions that asked adults **how often** the office staff at their doctor's office:

- Treated them with courtesy and respect.
- Were as helpful as they should be.

HMOs

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Flatt 3	20 /0	30 /8	30 /8
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Health plan customer service

Percentage who said they had

BIG problems
getting the help or information they needed

Percentage who said they had

SMALL problems
getting the help or information they needed

Percentage who said they had

NO problems
getting the help or information they needed

No problems
getting the help or information they needed

The bar graphs show answers to survey questions that asked people **how much of a problem** they had:

- Getting the help they needed when they called the health plan's customer service.
- Finding the information they needed in the written materials from their health plan.
- With the paperwork for their health plan.

Plan 1 20% 30% 50% Plan 2 50% 20% 30% 20% 30% 50% Plan 3 Plan 4 20% 30% 50% Plan 5 20% 30% 50% Plan 6 20% 30% 50%



Adults

How people rated their health plan



The bar graphs show answers to a survey question that asked adults to **rate their health plan** on a scale from:

0 = "worst health plan possible" to

10 = "best health plan possible."

HMOs

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



How plans compare on care for children

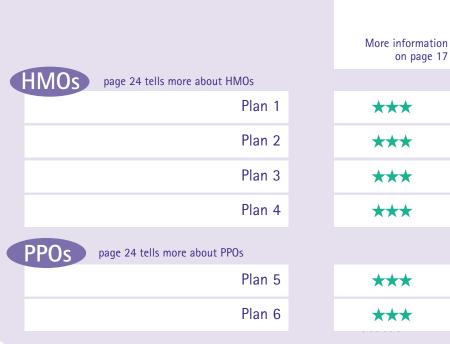
The stars on these pages tell how each health plan compares to the average for all of the plans in the survey, when parents were asked about their children's care.

The stars don't tell you if all plans did well on a topic or if all plans did poorly. The stars only tell how each plan compares to the survey average:

***	better	than the average for all plans in the survey
**	about the same	as the average for all plans in the survey
*	worse	than the average for all plans in

The number of stars given to a plan is based on the results of tests. These tests looked at how big the difference was between a plan's score and the average score for all plans.

the survey



Getting

needed

care that is

Getting

care without

More information

on page 18

long waits

How well doctors communicate	How people rated their children's health care	Courtesy, respect, and helpfulness of office staff	Health plan customer service	How people rated their children's health plan
More information on page 19	More information on page 20	More information on page 21	More information on page 22	More information on page 23
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***
***	***	***	***	***



The bar graphs on pages 17-23 show more detail about how each plan scored on the survey topics when parents were asked about their children's care. Look at these pages to find out if a plan did well or poorly.

Most topics had more than one survey question.

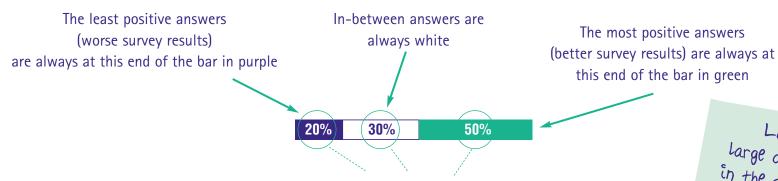
Questions for each topic are shown with the bar graphs.

For more details about survey results for children, turn to pages 17 through 23.

What do the bar graphs tell you?

The bar graphs on pages 17–23 show adults' answers to different survey topics about their children's care. Results for adults' care are shown on pages 7–13.

Each health plan has a bar for each survey topic. Each bar has three sections:



These three sections add up to 100% of all answers for the plan.

In the bar graphs, plans that did better than the average for all health plans:

In the bar graphs, plans that did worse than the average for all health plans:

- Have smaller green sections.
- Have bigger purple sections.
- May have "one star" ★ in the chart on pages 14-15.

- Have bigger green sections.
- Have smaller purple sections.
- May have "three stars" ★★★ in the chart on pages 14-15.

Look for large differences in the size of the purple or green sections.

Getting care that is needed

Percentage who said their child had

BIG problems
getting care they needed

Percentage who said their child had

SMALL problems
getting care they needed

Percentage who said their child had

NO problems
getting care they needed

getting care they needed

The bar graphs show answers to survey questions that asked parents about getting needed care for their children. The questions asked **how much of a problem** it was to:

- Find a personal doctor or nurse.
- Get a referral to a specialist that they wanted to see.
- Get the care they or their doctor believed necessary.
- Get care approved by the health plan without delays.

HMO	S		
Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%
PPOs			
Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Getting care without long waits

Percentage who said their child

Sometimes or never got care without long waits

Percentage who said their child

USUALLY

got care without long waits

Percentage who said their child

always

got care without long waits

got care without long waits

The bar graphs show answers to survey questions that asked parents **how often** they:

- Got the help or advice they needed for their child when they called the doctor's office during regular office hours.
- Got treatment as soon as they wanted when their child was sick or injured.
- Got an appointment for their child as soon as they wanted for regular or routine health care
- Waited only 15 minutes or less past their child's appointment time to see the person their child went to see.

HMOs			
Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%
PPOs			
Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



How well doctors communicate

Percentage who said their child's doctor

sometimes or never

communicated well

Percentage who said their child's doctor

usually

communicated well

Percentage who said their child's doctor

always

communicated well

The bar graphs show answers to survey questions that asked parents **how often** their children's doctor or other health provider:

- Listened carefully to them.
- Explained things in a way the parent could understand.
- Explained things in a way the child could understand.
- Showed respect for what they had to say.
- Spent enough time with their child.

HMOs

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Children

How people rated their children's health care

Percentage who gave their children's care a rating of 6 or lower

Percentage who gave their children's care a rating of 7 or 8

Percentage who gave their children's care a rating of 9 or 10

The bar graphs show answers to a survey question that asked parents to **rate the care** their child received from all doctors and other health providers on a scale from:

0 = "worst health care possible" to

10 = "best health care possible."

HMOs]

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
11011 2	2070	0070	3370
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Children

Courtesy, respect, and helpfulness of medical office staff

Percentage who said office staff were

sometimes or never

courteous, respectful, and helpful

Percentage who said office staff were

usually

courteous, respectful, and helpful

Percentage who said office staff were

always

courteous, respectful, and helpful

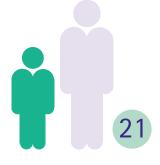
The bar graphs show answers to survey questions that asked parents **how often** the office staff at their child's doctor's office:

- Treated them and their child with courtesy and respect.
- Were as helpful as they should be.

dMOs)

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20% 30%		50%
Plan 6	20%	30%	50%



Health plan customer service

Percentage who said they had BIG problems
getting the help or information they needed

Percentage who said they had SMALL problems

got the help or information they needed

Percentage who said they had NO problems

getting the help or information they needed

The bar graphs show answers to survey questions that asked parents **how much** of a problem they had:

- Getting the help they needed when they called their child's health plan customer service.
- Finding the information they needed in the written materials from their child's health plan.
- With paperwork for their child's health plan.

HMOs

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Children

How people rated their children's health plan

Percentage who gave their children's plan a

rating of 6 or lower

Percentage who gave their children's plan a

rating of 7 or 8

Percentage who gave their children's plan a

rating of 9 or 10

The bar graphs show answers to a survey question that asked parents to **rate their children's health plan** on a scale from:

0 = "worst health plan possible" to

10 = "best health plan possible."

$\mathsf{HMOs}^{\widehat{}}$

Plan 1	20%	30%	50%
Plan 2	20%	30%	50%
Plan 3	20%	30%	50%
Plan 4	20%	30%	50%

Plan 5	20%	30%	50%
Plan 6	20%	30%	50%



Which type of health plan will work best for you?

The information in this booklet covers the following types of health plans: health maintenance organizations (HMOs) and preferred provider organizations (PPOs). [Sponsor: List the types of plans you offer.]

Most health plans today have a network. A network is a group of doctors, hospitals, and other health care providers who serve the people enrolled in a health plan. When choosing a plan, two important questions are: which providers are in the network and what rules does the plan have about seeing providers outside the network?

Remember:
Your doctor may be
in more than one
network or more than
one health plan.

HMO — Health Maintenance Organization

If you join an HMO:

- You must use the doctors and other providers in the HMO network.
- Most HMOs ask you to choose one doctor to be your primary care provider (PCP). Your PCP takes care of most of your medical needs.
- You have to get approval from your PCP before you can see a specialist.

There are advantages:

- You usually pay only a small amount when you get care (for example, \$10 for an office visit).
- You have very little paperwork.
- You may also receive better coverage for some services, such as preventive care.

PPO — Preferred Provider Organization

If you join a PPO:

- You can choose whether or not to use the PPO's network.
- There are advantages if you do use the PPO's network.

If you see a doctor who is in the PPO's network:

- You will pay less when you get care and you will have less paperwork.
- You may also receive better coverage for some services, such as preventive care.

If you choose to see doctors and other providers who are not in the PPO's network:

- You will pay more when you get care.
- You will have to file claims to get payment.

Where to go for open enrollment materials:

Health Plan Name -1

Insert names, phone numbers, etc.

Health Plan Name -4

Insert names, phone numbers, etc.

Health Plan Name -2

Insert names, phone numbers, etc.

Health Plan Name -5

Insert names, phone numbers, etc.

Health Plan Name -3

Insert names, phone numbers, etc.

Health Plan Name -6

Insert names, phone numbers, etc.

open enrollment information

Insert names, phone numbers, etc.

Insert names, phone numbers, etc.

Insert names, phone numbers, etc.

Please tell us what you think of this booklet and the survey results.



We would welcome your reactions to the survey and this report. Please send your comments. . .

by mail:

[Sponsor Name and Address]

by E-mail:

[sponsor name @ address]

Do you want more information about the survey or survey results?

Call [sponsor name] at: (xxx) xxx-xxxx





